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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.
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09/231,745 01/15/99 D' AGOSTINO

J 1.706.98

EXAMINER

LM02/0203

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TESFAMARIAM, M

ART UNIT

PAPER NUMBER

2764

DATE MAILED:

02/03/00

**Please find below and/or attached an Office communication concerning this application or proceeding.**

**Commissioner of Patents and Trademarks**

# Office Action Summary

Application No.  
09/231,745

Applicant(s)  
John D' Agostino

Examiner  
Mussie Tesfamariam

Group Art Unit  
2764



☒ Responsive to communication(s) filed on Dec 2, 1999

☐ This action is **FINAL**.

☐ Since this application is in condition for allowance except for formal matters, **prosecution as to the merits is closed** in accordance with the practice under *Ex parte Quayle*, 35 C.D. 11; 453 O.G. 213.

A shortened statutory period for response to this action is set to expire 3 month(s), or thirty days, whichever is longer, from the mailing date of this communication. Failure to respond within the period for response will cause the application to become abandoned. (35 U.S.C. § 133). Extensions of time may be obtained under the provisions of 37 CFR 1.136(a).

## Disposition of Claim

☒ Claim(s) 1-17 is/are pending in the application

Of the above, claim(s) \_\_\_\_\_ is/are withdrawn from consideration

☐ Claim(s) \_\_\_\_\_ is/are allowed.

☒ Claim(s) 1-10 and 15 is/are rejected.

☒ Claim(s) 11-14, 16, and 17 is/are objected to.

☐ Claims \_\_\_\_\_ are subject to restriction or election requirement.

## Application Papers

☒ See the attached Notice of Draftsperson's Patent Drawing Review, PTO-948.

☐ The drawing(s) filed on \_\_\_\_\_ is/are objected to by the Examiner.

☐ The proposed drawing correction, filed on \_\_\_\_\_ is ☐ approved ☐ disapproved.

☐ The specification is objected to by the Examiner.

☐ The oath or declaration is objected to by the Examiner.

## Priority under 35 U.S.C. § 119

☐ Acknowledgement is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d).

☐ All ☐ Some\* ☒ None of the CERTIFIED copies of the priority documents have been

☐ received.

☐ received in Application No. (Series Code/Serial Number) \_\_\_\_\_

☐ received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

\*Certified copies not received: \_\_\_\_\_

☐ Acknowledgement is made of a claim for domestic priority under 35 U.S.C. § 119(e).

## Attachment(s)

☐ Notice of References Cited, PTO-892

☒ Information Disclosure Statement(s), PTO-1449, Paper No(s). 2

☐ Interview Summary, PTO-413

☒ Notice of Draftsperson's Patent Drawing Review, PTO-948

☐ Notice of Informal Patent Application, PTO-152

— SEE OFFICE ACTION ON THE FOLLOWING PAGES —

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## **DETAILED ACTION**

### ***Drawings***

1. The drawings are objected to because of the reasons set forth on the PTO-948 form enclosed. Correction is required.
2. Applicant is required to submit a proposed drawing correction in reply to this Office action. However, formal correction of the noted defect can be deferred until the application is allowed by the examiner.

### ***Claim Rejections - 35 USC § 102***

3. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless --

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4. Claims 1-10, 15 are rejected under 35 U.S.C. 102(b) as being anticipated by Elgamal, 5671279.

As per claim 1, Elgamal discloses in contacting a custodial authorizing entity having custodial responsibility of account of a customer's credit card account. See the abstract, fig 1, fig 2, col 1, lines 62-67- col 2, lines 1-15, 51-57. He discloses also in supplying the custodial authorizing entity with account identification. See the abstract, col 3, lines 2-8. He also discloses in designating a payment category. See fig 1, col 3, lines 37-42, col 4, lines 5-8. He also discloses in generating signature for transactions. See col 6, lines 26-34, 41-42. He also discloses in generating a transaction ID. See col 7, lines 4-10. He also discloses in verifying purchase parameters within designated payment category. See col 3, lines 37-42, col 4, lines 5-8, col 6, lines 31-40, col 7, lines 8-10, 13. He also discloses in generating a transaction code reflecting at least designated payment category. See col 7, lines 4-13, col 8, lines 5-8. He discloses in obtaining purchase authorization so as to confirm that defined purchase parameters within designated payment category. See col 6, lines 20-21, col 10, lines 60-65. He also discloses in completing the purchase. See the abstract, col 3, lines 30-36.

As per claim 2, Elgamal discloses in purchase authorization from the custodial authorizing entity. See col 6, lines 20-21, col 10, lines 60-65.

As per claim 3, Elgamal discloses in a steps of communicating information of offered subject matter to the customer by the merchant, pre-determining the purchase parameters of the purchase,

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and corresponding to purchase parameters. See fig 1, fig 2, fig 3, fig 4, the abstract, col 3, lines 30-36, col 6, lines 20-21, col 12, lines 6, col 30, lines 19, 26-36, 45-49, 56-61.

As per claim 4, Elgamal discloses in merchant communicating the transaction code to the custodial authorizing entity for verification. See col 6, lines 37-40, col 7, lines 4-13, col 8, lines 1-4, col 14, lines 22-24.

As per claim 5, Elgamal discloses in generating a transaction ID which reflects at least the designated one of a plurality of payment categories. See col 7, lines 4-10, 52-65.

As per claim 6, Elgamal discloses in plurality categories to include amount parameters for a cost of purchase. See col 7, lines 34-37, 66, col 40, lines 14-15.

As per claim 7, Elgamal discloses in payment categories to include time parameters during the purchase the purchase can be completed. See the abstract, col 3, lines 30-36, col 30, lines 19, 26-36, 45-49, 56-61.

As per claim 8, Elgamal discloses in plurality of payment categories to include authorization for a transaction at a fixed amount for purchase within predetermined period of time. See col 30, lines 26-36, 45-49, 56-61.

As per claim 9, Elgamal discloses in plurality of payment categories to include authorization for a transaction at a maximum amount for purchase within predetermined period of time. See col 30, lines 26-36, 45-49, 56-61.

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As per claim 10, Elgamal discloses in plurality of payment categories to include at least two of the purchase authorizations for multiple transactions at a total amount on a determined time period.

See col 30, lines 26-36, 45-48, 56-61, col 37, lines 9-14.

As per claim 15, Elgamal discloses in generating a transaction ID which reflects an identification of the merchant. See col 7, lines 4-10, 23-25.

***Allowable Subject Matter***

5. Claims 11-14, 16, 17 are objected to as being dependent upon a rejected base claim, but would be allowable if rewritten in independent form including all of the limitations of the base claim and any intervening claims.

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***Conclusion***

Any inquiry concerning this communication or earlier communications from the examiner should be directed to **Mussie Tesfamariam** whose telephone number is **(703)305-1393**. The examiner can normally be reached on Monday - Friday from 8:00 a.m. to 5:00 p.m. If attempts to reach the examiner by telephone are unsuccessful, the **examiner's supervisor, Jim Trammell** can be reached at **(703) 305-9768**.

Any response to this office action should be mailed to:

**Commissioner of Patents and Trademarks**

**Washington, D.C. 20231**

or **faxed to:**

**(703)308-9051**, (for formal communications intended for entry)

Or:

**(703)308-5357**, (for informal or draft communications, please label

"PROPOSED" or "DRAFT")

**Hand-delivered** responses should be brought to **Crystal park II, 2121 Crystal Drive**  
**Arlington, Virginia, (Receptionist).**

**Mussie Tesfamariam**

January 31, 2000

  
**James P. Trammell**  
**Supervisory Patent Examiner**  
**Technology Center 2700**